

Abstract of the Disclosure

When the ~~sum of the~~ ^{amount of a} former loan of the user of an IC card and ~~others are~~ ^{is} written to a personal information storage provided ~~to~~ ⁱⁿ a center and the IC card is inserted into the slot of an electronic purse terminal at the time of ~~the next~~ ^{a current} transaction, the ~~sum~~ ^{amount} of the loan stored in the personal information storage is cleared and this loan is paid. At this time, the ~~sum~~ ^{balance} stored in the sum information storage of the IC card is updated by this payment and is stored as the ~~balance~~ ^{current} in the sum information storage. If the balance is more than the charge for a transaction, the transaction ~~comes~~ ^{is carried out,} ~~into effect~~ and if the balance is less than the charge for the transaction and is short, the transaction is performed by ~~having~~ ^{obtaining} a new loan. The ~~sum~~ ^{amount} of this loan is stored in the personal information storage in the center. ~~As described above,~~ ^{Thus} the suspension of a transaction due to ~~the~~ ^a shortage ~~of a balance~~ ^{in the} can be avoided by providing a function for ~~a~~ ^a loan ~~to~~ ⁱⁿ an electronic purse system.